

UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEW JERSEY

In Re: _____ Case No.: 24-18699 VFP
 _____ Chapter: 13
 ANTHONY S. AVILA, DEBTOR(S) Judge: Vincent F. Papalia

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Anthony S. Avila, _____ the Debtor _____, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:
 U.S. Bankruptcy Court
 District of New Jersey
 50 Walnut Street
 Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia, U.S.B.J. on July 3, 2025 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 3B, 50 Walnut St., 3rd Floor, Newark, NJ 07102 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action:
 Automobile accident which occurred on February 25, 2023.

Pertinent terms of settlement: \$24,500 settlement offer by Defendant's Insurance Carrier. Costs of suit and counsel fees to be deducted from settlement proceeds leaving \$16,043, to be remitted by the Debtor regarding his asserted exemptions. This settlement, provides the Debtor the opportunity to pursue additional sums, up to \$75,000, through New Jersey Manufacturers Insurance Company, his insurance carrier, through Under-Insured Motorist Coverage.

Objections must be served on, and requests for additional information directed to:

Name: Raymond & Raymond, Esqs., Herbert Raymond, Esq.

Address: 7 Glenwood Avenue, 4th Floor, East Orange, New Jersey 07017

Telephone No.: 973-675-5622 Phone; Email: herbertraymond@gmail.com, Fax: 408-519-6711

In re:
Anthony S Avila
Debtor

Case No. 24-18699-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 16, 2025

User: admin
Form ID: pdf905

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Anthony S Avila, 109 4th Street, Ridgefield Park, NJ 07660-1009
aty	+ Jerry Maroules, Agrapidis & Maroules, 3232 John F. Kennedy Blvd., Jersey City, NJ 07306-3419
520454128	+ Cardinal Financial Company, Limited Partnership. c, ServiceMac, LLC, 9726 OLD BAILES ROAD SUITE 200, FORT MILL, SC 29707-7882
520380893	+ Dovenmuehle Mortgage Compnay, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 16 2025 21:15:39	CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
520380869	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 16 2025 21:05:18	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Floor 12, San Francisco, CA 94108-2716
520380870	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 16 2025 21:04:57	Affirm, Inc., 650 California Strert Floor 12, San Francisco, CA 94108-2716
520380872	+ Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:05:05	American Express, PO Box 981537, El Paso, TX 79998-1537
520380871	+ Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:04:58	American Express, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520436102	Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:04:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520380882	+ Email/Text: bankruptcynotices@sba.gov	May 16 2025 20:51:00	CESC - Covid EIDL Service Center, 14925 Kingsport Road, Fort Worth, TX 76155-2243
520380873	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 21:04:54	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520380875	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 21:05:15	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520380877	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 16 2025 21:15:46	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Road, Plano, TX 75024-2302
520380878	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 16 2025 21:04:47	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
520384374	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 16 2025 21:04:46	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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520416129	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 16 2025 21:04:43	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520380879	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 21:04:34	Capital One N A, P0 Box 31293, Salt Lake City, UT 84131-0293
520380880	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 21:04:54	Capital One NA, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
520418376	+ Email/PDF: ebn_ais@aisinfo.com	May 16 2025 21:04:38	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520380884	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 21:04:43	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
520380883	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 21:15:39	Citibank, Centralized Bankruptcy, P0 Box 790040, St Louis, MO 63179-0040
520449496	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 21:05:25	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520380885	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 21:15:39	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
520380887	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 21:04:43	Citicorp Credit Services, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
520380886	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 21:15:41	Citicorp Credit Services, Centralized Bankruptcy, P0 Box 790040, St. Louis, MO 63179-0040
520380881	Email/Text: BKCourtNotices@yourmortgageonline.com	May 16 2025 20:51:00	Cardinal Finance Company, C/O Dovenmuehle Mortgage, 1 Corporate Drive Ste 360, Lake Zurich, IL 60047
520380892	Email/Text: BKCourtNotices@yourmortgageonline.com	May 16 2025 20:51:00	Dovenmuehle Mortgage, 1 Corporate Drive, Lake Zurich, IL 60047
520451850	Email/Text: BKCourtNotices@yourmortgageonline.com	May 16 2025 20:51:00	Royal Pacific Funding Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8645
520385327	Email/Text: mrdiscen@discover.com	May 16 2025 20:50:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520380889	+ Email/Text: mrdiscen@discover.com	May 16 2025 20:50:00	Discover Financial, P0 Box 30939, Salt Lake City, UT 84130-0939
520380888	+ Email/Text: mrdiscen@discover.com	May 16 2025 20:50:00	Discover Financial, Attn: Bankruptcy, P0 Box 3025, New Albany, OH 43054-3025
520380890	+ Email/Text: dplbk@discover.com	May 16 2025 20:51:00	Discover Personal Loans, Attn: Bankruptcy, P0 Box 30954, Salt Lake City, UT 84130-0954
520380891	+ Email/Text: dplbk@discover.com	May 16 2025 20:51:00	Discover Personal Loans, P0 Box 30954, Salt Lake City, UT 84130-0954
520380895	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 16 2025 20:51:00	Goldman Sachs Bank USA, Attn: Bankruptcy, P0 Box 70321, Philadelphia, PA 19176-0321
520380894	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 16 2025 20:51:00	Goldman Sachs Bank USA, Attn: Bankruptcy, P0 Box 70379, Philadelphia, PA 19176-0379
520436107	Email/Text: JCAP_BNC_Notices@jcap.com	May 16 2025 20:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520380896	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 21:04:34	Kohl's, Attn: Credit Administrator, P0 Box 3043, Milwaukee, WI 53201-3043
520380897	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 21:15:54	Kohl's, P0 Box 3115, Milwaukee, WI 53201-3115
520380898	+ Email/Text: Documentfiling@lciinc.com	May 16 2025 20:50:00	Lending Club, Attn: Bankruptcy, 595 Market Street, San Francisco, CA 94105-5839
520380899	+ Email/Text: Documentfiling@lciinc.com	May 16 2025 20:50:00	Lending Club, 595 Market Street, San Francisco,

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			CA 94105-5839
520380900	+ Email/Text: Documentfiling@lciinc.com	May 16 2025 20:50:00	Lending Club Corporation, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
520380901	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 16 2025 21:15:48	Navient, Attn: Claims/Bankruptcy, P0 Box 9635, Wilkes-Barre, PA 18773-9635
520380902	+ Email/PDF: Bankruptcy_Prod@mohela.com	May 16 2025 21:05:24	Navient, P0 Box 9500, Wilkes Barre, PA 18773-9500
520380904	+ Email/PDF: cbp@omf.com	May 16 2025 21:04:53	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
520380903	+ Email/PDF: cbp@omf.com	May 16 2025 21:04:33	One Main Financial, Attn: Bankruptcy, P0 Box 3251, Evansville, IN 47731-3251
520453603	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 21:05:03	Portfolio Recovery Associates, LLC, c/o Lendingclub Corp, POB 41067, Norfolk VA 23541
520434875	Email/PDF: resurgentbknofications@resurgent.com	May 16 2025 21:04:37	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520380905	+ Email/Text: BKCourtNotices@yourmortgageonline.com	May 16 2025 20:51:00	Royal Pacific Fund, c/o Dovenhmule Mortgage, 1 Corporate Drive, Lake Zurich, IL 60047-8944
520380906	+ Email/Text: bankruptcynotices@sba.gov	May 16 2025 20:51:00	SBA, 801 Tom Martin Drive, Birmingham, AL 35211-6426
520380907	+ Email/Text: bankruptcynotices@sba.gov	May 16 2025 20:51:00	Small Business Adminstration, 801 Tom Martin Drive, Birmingham, AL 35211-6426
520380908	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 21:05:15	Synchrony, P0 Box 71737, Philadelphia, PA 19176-1737
520380910	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 21:05:12	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
520380914	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 20:49:59	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015
520380913	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 21:04:53	Synchrony Bank, P0 Box 71727, Philadelphia, PA 19176-1727
520380909	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 21:05:12	Synchrony Bank, Attn: Bankruptcy, P0 Box 965060, Orlando, FL 32896-5060
520380917	Email/Text: bankruptcies@uplift.com	May 16 2025 20:50:00	Uplift, 440 N Wolfe Road, Sunnyvale, CA 94085
520380916	Email/Text: bankruptcies@uplift.com	May 16 2025 20:50:00	Uplift, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085
520380918	Email/Text: bankruptcies@uplift.com	May 16 2025 20:50:00	Uplift, Inc., Attn: Bankruptcy, 801 El Camino Real, Menlo Park, CA 94025
520380919	+ Email/Text: bankruptcy@webbank.com	May 16 2025 20:50:00	Web bank Inc., 215 S State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520380874	*+	Capital One, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
520380876	*+	Capital One, P0 Box 31293, Salt Lake City, UT 84131-0293
520392718	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
520380915	*+	Synchrony Bank, P0 Box 71727, Philadelphia, PA 19176-1727
520380911	*+	Synchrony Bank, Attn: Bankruptcy, P0 Box 965060, Orlando, FL 32896-5060
520380912	*+	Synchrony Bank, Attn: Bankruptcy, P0 Box 965060, Orlando, FL 32896-5060

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TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Royal Pacific Funding Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Anthony S Avila herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Joshua I. Goldman	on behalf of Creditor Cardinal Financial Company Limited Partnership josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5